BNPL - Supplementary Study 2 (#147292)

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1) Have any data been collected for this study already?
No, no data have been collected for this study yet.

2) What's the main question being asked or hypothesis being tested in this study?
We hypothesize that installment payments reduce perceived financial constraints compared to a deferred lumpsum payment.

We also predict that perceived costs and perceived budget control mediate the effect of installment (vs. deferred lumpsum) payments on perceived financial constraints.

3) Describe the key dependent variable(s) specifying how they will be measured.
Perceived financial constraints will be measured with the following:
To what extent do does this payment method: (1 = not at all, 9 = very much)
1. make you feel less financially constrained
2. allow you to spend as you like
3. improve your financial situation over others.
4. help with your financial situation

4) How many and which conditions will participants be assigned to?
Two conditions (payment method: deferred lump sum payment - instalment payment)

5) Specify exactly which analyses you will conduct to examine the main question/hypothesis.
First, we will run t-tests to test for differences in perceived financial constraints, perceived costs, and perceived budget control between the two payment conditions.
Second, we will run a parallel mediation analysis, with perceived cost and perceived budget control as the two mediators, and perceived financial constraints as dependent variable.

6) Describe exactly how outliers will be defined and handled, and your precise rule(s) for excluding observations.
Participants that failed the attention check will be removed from the data set.
Participants that failed to complete the entire study will also be excluded.

7) How many observations will be collected or what will determine sample size? No need to justify decision, but be precise about exactly how the number will be determined.
600

8) Anything else you would like to pre-register? (e.g., secondary analyses, variables collected for exploratory purposes, unusual analyses planned?)
Perceived costs will be measured on 4 items (1 = not at all, 9 = very much);
To what extent does this payment method make:
1. the cost of the product trivial
2. the cost of the product less noticable
3. the product cost little money
4. you purchase the product without much serious consideration

Perceived budget control will be measured on 4 items (1 = not at all, 9 = very much);
To what extent does this payment method:
1. give you the ability to maintain a budget
2. make you see yourself as being capable of maintaining a budget
3. enable you to maintain a budget
4. increase your confidence about maintaining a budget

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